

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Lakhvinder Singh
Marjit Kaur**

Case No.: **17-13022
CMG**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: **7-20-2018**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney rcn Initial Debtor: L S Initial Co-Debtor M K

Part 1: Payment and Length of Plan

a. The Debtor has paid 9,000 into the Plan and the debtor shall pay \$500.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 42 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property: THE BANK OF NEW YORK MELLON

Description: 29 HARRIS STREET, CARTERET, NJ

Proposed date for completion: LOSS MITIGATION WILL
BE COMPLETED BY THE
DATE SET FORTH IN THE
LOSS MITIGATION
ORDER

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. DEBTOR IS TO MAKE POST ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITOR PENDING THE LOSS MITIGATION.

e. Other information that may be important relating to the payment and length of plan: THE TRUSTEE IS TO RESERVE MAKING PAYMENTS TO SECURED CREDITOR PENDING THE LOSS MITIGATION.

LOAN MODIFICATION WITH DITECH F/K/A GREENTREE SERVICING, LLC ON PROPERTY LOCATED AT 81 PULASKI STREET, CARTERET, NJ. LOAN MODIFICATION IS TO BE COMPLETED OUTSIDE THE BANKRUPTCY CASE WITHIN THREE (3) MONTHS FROM THE DATE OF CONFIRMATION. DEBTOR IS TO MAKE POST ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITOR PENDING LOAN MODIFICATION. TRUSTEE IS TO RESERVE MAKING PAYMENTS TO SECURED CREDITOR PENDING THE LOAN MODIFICATION.

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|--------------------|------------------|-------------------|
| ROBERT C. NISENSON | ATTORNEYS FEES | 3,000 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
| | | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|-----------------------------|---------------------------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| The Bank of New York Mellon | 81 Pulaski Avenue, Carteret, NJ | 205,777.15 | 125,000 | 324,0666.02 | 0 | 0 | 0.00 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:
Creditor

g. Secured Claims to be Paid in Full Through the Plan NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than ____ percent

Pro Rata distribution from any remaining funds STUDENT LOANS TO BE PAID OUTSIDE THE BANKRUPTCY CASE NO DISCHARGE

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.
NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|-----------------------------|---------------------------------|----------------|------------------------|----------------|--|---|
| The Bank of New York Mellon | 81 Pulaski Avenue, Carteret, NJ | 205,777.15 | 125,000 | 324,066.02 | 0 | 205,777.15 |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| | | | | | |
| | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
|--|---|
| LOAN MODIFICATION EXTENSION, CRAM SECOND MORTGAGE THE BANK OF NEW YORK MELLON ON PROPERTY LOCATED AT 81 Pulaski Avenue, Carteret, NJ | NEED ADDITIONAL TIME TO COMPLETE LOAN MODIFICATION ON 81 PULASKI STREET, CARTERET WITH DITECH ALSO TO CRAM SECOND MORTGAGE WITH THE BANK OF NEW YORK MELLON ON PROPERTY 81 PULASKI STREET, CARTERET, NJ |

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date July 20, 2018

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor

/s/ Lakhvinder Singh

Lakhvinder Singh

Debtor

Date: July 20, 2018

/s/ Marjit Kaur

Marjit Kaur

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date July 20, 2018

/s/ Robert C. Nisenson
Robert C. Nisenson 6680
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: July 20, 2018

/s/ Lakhvinder Singh
Lakhvinder Singh
Debtor

Date: July 20, 2018

/s/ Marjit Kaur
Marjit Kaur
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lakhvinder Singh
 Marjit Kaur
 Debtors

Case No. 17-13022-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

| | |
|-----------|---|
| db/jdb | +Lakhvinder Singh, Marjit Kaur, 29 Harris St., Carteret, NJ 07008-2901 |
| lm | +Bank of America, 11802 Ridge Parkway, Suite 100 HRM, Home Retention, Broomfield, CO 80021-5006 |
| cr | +Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| 516649383 | ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410) |
| 516768530 | Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785 |
| 516649384 | Bk Of Amer, 4060 Ogletown/stanton Rd, Newark, DE 19713 |
| 516649385 | +Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712 |
| 516649387 | +Cap One, 95 Washington Street, Buffalo, NY 14203-3006 |
| 516649392 | +Colorado Capital Investments, Inc, C/O Pressler And Pressler, Llp, 7 Entin Rd, Parsippany, NJ 07054-5020 |
| 516649395 | ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101) |
| 516649397 | +FIA Card Services NA, P.O. Box 15019, Wilmington, DE 19850-5019 |
| 516835151 | +Green Tree Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853 |
| 516649399 | Hyundai Capital America, 400 Macarthur Blvd, Newport Beach, CA 92660 |
| 516649408 | +P & J Fuel, Inc, C/O Marco Shawki, Esq, 1794 Oak Tree Rd., Edison, NJ 08820-2704 |
| 516649409 | +Rcs Mtg, 350 S. Grand Ave, 47th Floor, Los Angeles, CA 90071-3406 |
| 516649410 | +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336 |
| 516649414 | The Bank of New York Mellon Trustee, C/O Specialized Blvd Ste 300, Highlands Ranch, CO 80129 |
| 516713659 | +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 516807870 | The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785 |
| 516649415 | +Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|-----------|---|
| smg | E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 23:30:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516649390 | E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:33:43 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 516649386 | +E-mail/Text: bankruptcy@cavps.com Jul 24 2018 23:31:23 Calvary SPV, LLC, 500 Summit Lake Drive Ste 400, Valhalla, NY 10595-2321 |
| 516649389 | +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:34:22 Capital One Bank Na, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 516649393 | +E-mail/PDF: creditonbeknotifications@resurgent.com Jul 24 2018 23:33:50 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875 |
| 516649394 | +E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover Bank, PO Box 3025, New Albany, OH 43054-3025 |
| 516667015 | E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 516785031 | E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154 |
| 516649396 | +E-mail/Text: g2sogashbnkr@southernco.com Jul 24 2018 23:29:46 Elizabethtown Gas, ATTN:Virginia Natural Gas, 544 South Independence Blvd., Virginia Beach, VA 23452-1104 |
| 516649398 | +E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27 Greentree, PO Box 6172, Rapid City, SD 57709-6172 |
| 516649400 | +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Jul 24 2018 23:31:50 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809 |
| 516810371 | E-mail/PDF: resurgentbknotifications@resurgent.com Jul 24 2018 23:34:32 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 516812237 | E-mail/PDF: resurgentbknotifications@resurgent.com Jul 24 2018 23:34:33 LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 516649401 | +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 24 2018 23:33:53 Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497 |
| 516838182 | +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011 |
| 516649403 | +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709 |
| 516649404 | +E-mail/Text: bankruptcy@onlineis.com Jul 24 2018 23:31:35 Online Collections, Po Box 1489, Winterville, NC 28590-1489 |
| 516920465 | E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 24 2018 23:33:46 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541 |

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

| | | | |
|-----------|--|----------------------|---|
| 516649411 | +E-mail/PDF: gecscedi@recoverycorp.com | Jul 24 2018 23:33:37 | Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007 |
| 516649412 | +E-mail/PDF: gecscedi@recoverycorp.com | Jul 24 2018 23:34:15 | Syncb/pc Richard, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 516649413 | +E-mail/PDF: gecscedi@recoverycorp.com | Jul 24 2018 23:34:31 | Synchrony Bank, C/O Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605 |
| 516876793 | +E-mail/PDF: gecscedi@recoverycorp.com | Jul 24 2018 23:34:15 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 516872420 | +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM | Jul 24 2018 23:34:33 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

| | |
|------------|--|
| lm | Ditech Financial LLC, 332 Minnesota |
| 516649391* | ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238) |
| 516649388* | +Cap One, 95 Washington Street, Buffalo, NY 14203-3006 |
| 516649402* | +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497 |
| 516649405* | +Online Collections, Po Box 1489, Winterville, NC 28590-1489 |
| 516649406* | +Online Collections, Po Box 1489, Winterville, NC 28590-1489 |
| 516649407* | +Online Collections, Po Box 1489, Winterville, NC 28590-1489 |

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

| | | |
|--------------------------------|--|---|
| Albert Russo | on behalf of Trustee Albert Russo | docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com | |
| Denise E. Carlon | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-19CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-19CB | dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Laura M. Egerman | on behalf of Creditor Green Tree Servicing LLC | bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com |
| Michael Frederick Dingerdissen | on behalf of Creditor DITECH FINANCIAL LLC | nj.bkecf@fedphe.com |
| Robert C. Nisenson | on behalf of Joint Debtor Marjit Kaur | rnisenson@aol.com, nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com |
| Robert C. Nisenson | on behalf of Debtor Lakhvinder Singh | rnisenson@aol.com, nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com |
| U.S. Trustee | USTPRRegion03.NE.ECF@usdoj.gov | |

TOTAL: 8